
Helpful Banking Tips from the FDIC **for Hurricane Katrina Victims**



Hurricane Katrina has left many thousands of people without homes and access to vital services, including banking services. The Federal Deposit Insurance Corporation (FDIC) is working around the clock with other parts of government and the banks to help restore basic banking services – *including access to your cash*. Here are some helpful tips:

Answers to your banking questions

For information about accessing your bank accounts, lost records, ATM cards, direct deposit or how to reach your bank, contact the FDIC **toll-free at 1-877-ASK-FDIC**, that's 1-877-275-3342. This hotline is open 24 hours a day, 7 days a week. Also visit the FDIC's Web site at **www.fdic.gov**. The FDIC has an up-to-date list of banks that are working with hurricane victims, including consumer contact and branch information.

Your money is safe

While many customers in the affected areas have experienced some disruptions in banking services, *you can be confident that your money is safe*. Banks must keep extensive back-up records to ensure that customer account information is accurate and protected. Also, consumers can rely on the guarantees provided by the FDIC, which oversees the insurance funds that back deposits and thrifts, and the National Credit Union Share Insurance Fund, which protects credit union depositors.

Bank accounts can be accessed now or soon

Many banks in the disaster areas have their computer services operating, so customers can access their money through debit and ATM cards. If your ATM card isn't working, there are other options for getting cash or making payments: You can cash a check at a nearby bank or use your credit card.

Banks have been asked to help victims

Banks have been encouraged to help hurricane victims in several ways, including: not charging ATM fees for customers and non-customers; increasing the amount that you can withdraw daily from ATM machines; and easing restrictions on cashing out-of-state and non-customer checks. Banks also have been informed they can be flexible in the types of ID used and in the timing for verifying customer IDs when opening accounts for displaced customers.

Guard against theft and scams

Protect your Social Security number, bank account and credit card numbers and other personal information. Remember that fraud artists may try to trick victims (or their loved ones) into giving out personal information or by stealing your money.

If you believe you may be a victim of ID theft, contact the fraud departments of any one of the three major credit bureaus at their toll-free numbers to place a "fraud alert" on your credit file: Equifax at 1-800-525-6285, Experian at 1-888-397-3742, or TransUnion at 1-800-888-4213. This can help prevent a thief from opening new accounts or making changes to your existing accounts.